

**ABSTRACT OF THE DISCLOSURE UNDER 37 C.F.R. §1.72(b)**

A portable content playback device that includes the ability to accept a media with electronic playback credits, i.e. a smart card, that is pre-loaded with credits. Alternatively, the device may have internal memory that is capable of storing electronic credits. Consequently, when a user plays the content that is protected so that it may only be played only in a "pay per play" application, credits are deducted from the media that manages the amount of electronic credits available to the user.